

Proposed NU Business Name: AL AMIN PAAN KHAMAR



Project identification and prepared by: Md. Sahabuddin,
Mohonpur Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHOHIDUL ISLAM
Age	:	(33 Years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	1 Daughter 1 Son
No. of siblings:	:	3 Brothers & 4 Sisters
Address	:	Vill: Horihorpara, P.O: Bosontokedar, P.S: Mohonpur, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. ANOWARA BEGUM
(iii) Father's name	:	MD. NOMIR
(iv) GB member's info	:	Branch: Mougachi, Centre # 59(Female), Member ID: 4913, Group No: 01 Member since: 4-10-2012 (04Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 10000, Outstanding loan: BDT 750
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	3 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01878351902
Mother's Contact No.	:	01744559903
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohonpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ANOWARA BEGUM joined Grameen Bank since 04 years ago. At first she took 10000taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AL AMIN PAAN KHAMAR
Location	:	Horihorpara, Mougachi, Rajshahi
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60,000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	-
Security of the shop	:	BDT 1,00,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; betel etc.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Agreed grace period is 3 months.

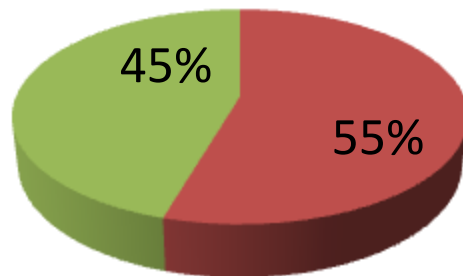
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Betel leaf	300	9000	108000
Total Sales (A)	300	9000	108000
Less Variable Expense	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	300	9000	108000
Less Variable Expense			
Transportation		500	6000
Salary (self)		3000	36000
Oil cake		200	2400
Labour		1200	14400
Total fixed cost (D)		4,900	58800
Net Profit (E)= [C-D]		4,100	49200

Investment Breakdown

Particulars	Existing	Proposed	Total
Betel	60,000	50,000	110000
	60,000	50,000	110000

Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- Total 110,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Betel leaf	420	12600	151200	158760
Total Sales (A)	420	12600	151200	158760
Less Variable Expense				
Betel leaf	0	0	0	0
Total variable Expense (B)	0	0	0	0
Contribution Margin (CM) [C=(A-B)]	420	12600	151200	158760
Less Variable Expense				
Transportation		600	7,200	7,400
Salary (self)		3000	36000	36000
Oil cake		300	3600	3800
Labour		1500	18000	18500
Total fixed cost (D)		3,900	46,800	47,200
Net Profit (E)= [C-D]		8700	104400	111,560
Investment Payback			30,000	30,000

Cash flow projection on business plan (rec. & Pay)

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	104,400	111,560
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		74,400
	Total Cash Inflow	154400	185960
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	74,400	155960

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









উপজেলা : মোহনপুর, জেলা : রাজশাহী

ড্রেড লাইসেন্স

আম-খোরাক দান গ্রামার
প্রা. মো. মহিউল ইসলাম
প্রা. নাছির উদ্দিন
হুজুরদার -

FAMILY PICTURE

